

LO's and LOA's:

- Completing the VOM section is a key part of calculating the DTI – for example, if a borrower has a pending sale the loan officer should enter the estimated closing for the PS property and the system will no longer account for the liability in the DTI (as long as the PS close date is on/before the subject close date)

1 st Loan #: 20000		LTV: 60.000/60.000/60.000	Rate: 4.875%
Loan Amount: \$221,994.00		DTI: 30.589/32.324	86 days remaining
VOM			
Property Is	Address		
Primary Residence	2421 Je		
VOM is for <input type="button" value="Borrower"/> <input type="button" value="Lender"/> <input type="button" value="Other"/> Date // <input type="text" value="12/15/2025"/>			
<input checked="" type="checkbox"/> Print "See attached borrower's authorization" on signature line.			
From			
Title	<input type="text"/>	<input type="checkbox"/> Print user's name	<input type="checkbox"/> Print user's job title
Phone	<input type="text"/>		
Fax	<input type="text"/>		
Property Information			
Foreign Address	<input type="checkbox"/>	<input type="checkbox"/> Subject Property	
Street Address	<input type="text" value="2421 Je"/>	Property is used as	<input type="button" value="Primary Residence"/>
Unit Type	<input type="button" value="Single Family"/>	Property will be used as	<input type="button" value="Primary Residence"/>
Unit #	<input type="text"/>	Other Description	<input type="text"/>
City	<input type="text" value="Longwood"/>	<input checked="" type="checkbox"/> Include in Export (deselect if this is duplicated asset)	
State	<input type="text" value="FL"/>	Number of Units	<input type="text" value="1"/>
Zip	<input type="text" value="32779"/>		
Country	<input type="text" value="US"/>		
Attach/Show Liens	<input type="checkbox"/> Does Not Apply	Mortgage Balance	<input type="text" value="369,123.00"/>
Present Market Value	<input type="text" value="610,000.00"/>	Mortgage Payment	<input type="text" value="2,796.00"/>
Property Status	<input type="button" value="PS"/>	Gross Rental Income	<input type="text"/>
Type of Property	<input type="button" value="Single Family"/>	Taxes, Ins, Expenses	<input type="text" value="58.25"/>
Purchase Price	<input type="text"/>	Percentage of Rental	<input type="text"/>
Date Acquired	// <input type="text" value="12/15/2025"/>	Participation %	<input type="text"/>
Pending Sale Date	<input type="text" value="12/15/2025"/> <input type="button" value="Calendar"/>	Net Income / Loss	<input type="text"/>
Year Built	<input type="text"/>		

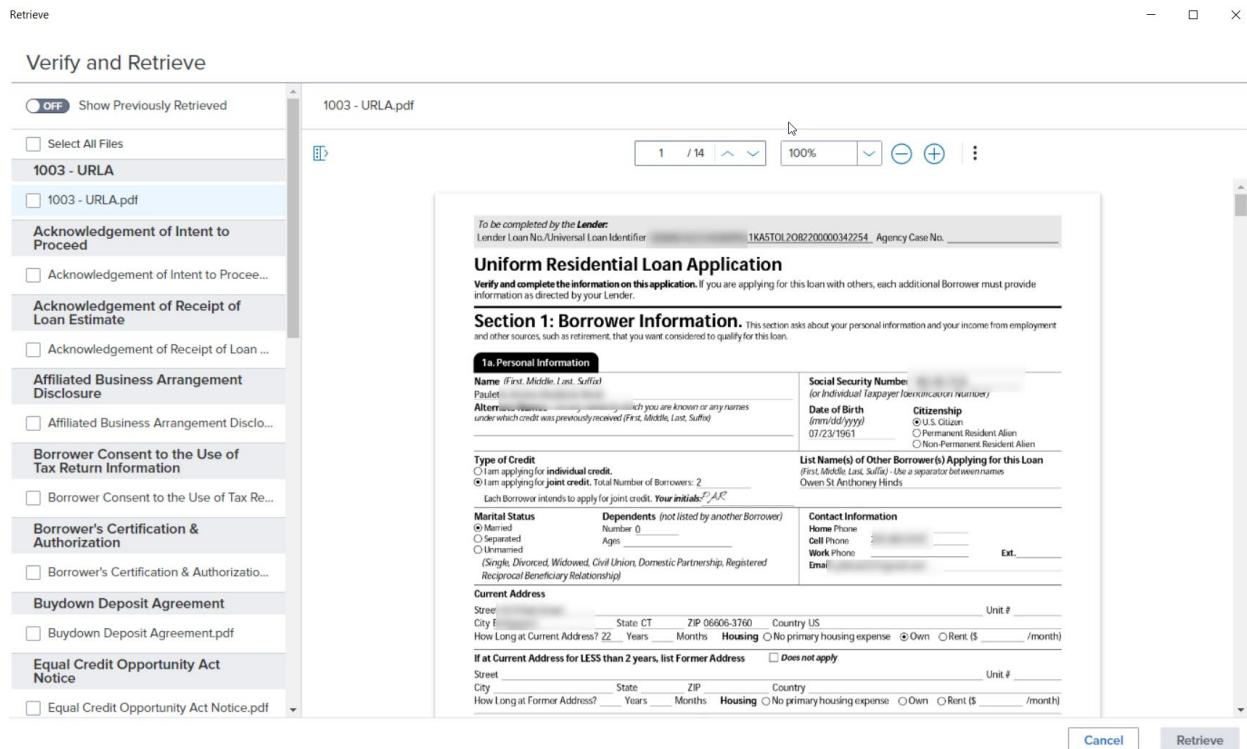
Best Practices:

- Great news! Conversation log access has been opened and is no longer restricted.
- Use the conversation log in Encompass to document loan notes. All departments have been trained to utilize the conversation log as the centralized location for loan notes.

Updates:

- The Retrieve function in eFolder had a makeover during the latest ENC update. The screen will now look like the below. Functionality and process remain unchanged.

Reminder: The retrieve function is in the eFolder and can be used to retrieve documents signed or uploaded by the borrower. Please note, for the retrieval to work, no one can be in the file.



Verify and Retrieve

1003 - URLA.pdf

To be completed by the Lender:
Lender Loan No./Universal Loan Identifier: 1KASTOL20820000342254 Agency Case No. _____

Uniform Residential Loan Application

Verify and complete the information on this application. If you are applying for this loan with others, each additional Borrower must provide information as directed by your Lender.

Section 1: Borrower Information. This section asks about your personal information and your income from employment and other sources, such as retirement, that you want considered to qualify for this loan.

1a. Personal Information

Name: (First, Middle, Last, Suffix)
Patent
Alternative names: Which you are known or any names under which credit was previously received (First, Middle, Last, Suffix)

Social Security Number:
(or Individual Taxpayer Identification number)

Date of Birth: (mm/dd/yyyy)
07/23/1961

Citizenship:
U.S. Citizen
Permanent Resident Alien
Non-Permanent Resident Alien

Type of Credit

I am applying for individual credit.
I am applying for joint credit. Total Number of Borrowers: 2

Each Borrower intends to apply for joint credit. Your initials: JAR

Marital Status

Married
Separated
Unmarried

Dependents (not listed by another Borrower)
Number: 0
Ages: _____

Contact Information

Home Phone: _____
Cell Phone: _____
Work Phone: _____ Ext. _____
Email: _____

Current Address

Street: _____
City: _____ State: CT ZIP: 06006-3760 Country: US Unit: _____
How Long at Current Address? 22 Years Months Housing: _____
No primary housing expense: _____ Own: _____ Rent: (\$ _____ /month)

If at Current Address for LESS than 2 years, list Former Address: _____ Does not apply: _____

Street: _____
City: _____ State: _____ ZIP: _____ Country: _____
How Long at Former Address? _____ Years Months Housing: _____
No primary housing expense: _____ Own: _____ Rent: (\$ _____ /month)

Cancel **Retrieve**

New & Updated Training Aids:

- Broker Encompass Loans
- PMI Home Ready and Home Possible